

FEE SCHEDULE – Business

Beginning December 1, 2022 – Changes are noted in bold



Ixon Bank

GENERAL ACCOUNT CHARGES & USAGE

General Account Charges	Minimum opening deposit	\$100.00	per account
	Monthly maintenance charge	N/A	Business Basic Plus, per account
		\$15.00	Business Select Plus, per account
		\$20.00	Business Elite Plus, per account
	Paper statement charge	\$4.00	per statement

DEPOSIT SERVICES

Deposit Services	Checks paid and Other debits	Varies	
	Coin rolls	\$0.15	per roll
	Currency straps	\$0.30	per strap
	Deposits and Other credits	Varies	per item
	Deposited check dishonored	\$10.00	per check
	Foreign check processing	\$10.00	per check
	Items deposited	Varies	per item
	New account closing	\$25.00	within 90 days of opening
	Other debits / ACH debits	Varies	

Overdraft Related Charges and NSF	Non-sufficient funds (returned items)	\$39.00	per item per presentment, maximum of two fees per day
	<i>A Non-sufficient funds (returned items) fee can occur each time the merchant/vendor or other financial institution presents the item(s) to us for payment and your balance is not sufficient to cover the transaction amount. This may result in multiple Non-sufficient funds (returned items) fee for the same item or transaction.</i>		
	Overdraft fee	\$39.00	per item, maximum of two fees charged per day
	Continuing overdraft charge	\$8.00	per day
	<i>Continuing overdraft charge is charged each business day beginning at the end of the 5th business day. Continues until a positive balance is retained in the account.</i>		
	Overdraft protection (from another Ixon Bank account)	\$10.00	

BUSINESS ONLINE BANKING

Business Online Banking	Base Module Charge	Varies	
	Business Mobile Banking	No additional charge	
	Token fee - new	\$15.00	after first two tokens
	Token fee - replacement	\$15.00	per token

TREASURY MANAGEMENT SOLUTIONS

Automatic Clearing House (ACH)	ACH Monthly base fee	\$40.00	per month
	ACH Initial set-up fee	\$25.00	
	ACH file fee	\$3.00	per month, after first four files
	ACH per item in file fee	\$0.11	per item
	ACH returns	\$5.00	per item
Fraud Prevention Solutions	ACH Block/Filter Monthly base fee	Varies	per month
	ACH Block/Filter per exception fee	No charge	
	Positive Pay Monthly base fee	Varies	per month
	Positive Pay per exception fee	No charge	

Some products and services are not available at some locations.

Revised November 30, 2022 **MEMBER FDIC** Equal Housing LENDER

TREASURY MANAGEMENT SOLUTIONS - continued

Remote Deposit Capture (RDC)	RDC Monthly base fee	\$50.00	per month
	RDC Rental fee	Varies	per month
	RDC Deposits	\$0.20	per item
	Items deposited	\$0.11	per item
Sweep Processing	Loan Account Sweep	\$150.00	per month
	Zero Balance Account (ZBA)	\$100.00	per month
	Insured Cash Sweep (ICS)	\$50.00	per month
Wire Transfers	Online wire module	\$10.00	per month
	Domestic incoming	\$20.00	per wire
	Domestic outgoing	\$25.00	per wire
	- initiated thru online wire module	\$20.00	per wire
	International incoming	\$25.00	per wire
	International outgoing	\$55.00	per wire
	- initiated thru online wire module	\$50.00	per wire

MISCELLANEOUS FEES

Miscellaneous Fees	Account Research/Reconciliation (copy charges apply)	\$30.00	per hour
	ATM/Debit Card replacement	\$7.00	per card
	Cashiers Check	\$3.00	per check
	Check Cashing (Checks drawn on us for non-customers)	\$10.00	per check
	Check Printing	Varies	
	Fax Service - outgoing	\$5.00	up to 3 pages
		\$2.50	each after 3 pages
	Fax service - incoming	\$1.00	per page
	Foreign ATM / Debit Card Transaction Fee	Up to 1%	Assessed by Mastercard
	Foreign draft	\$20.00	
	Photo copies / Account printouts	\$3.00	per printout
	Stop payment	\$32.50	per occurrence
	Tax Levy or garnishment	\$70.00	per request unless directed otherwise
	Telephone Banking 24/7/365	No charge	Call 1-800-522-4116
	Telephone transfer (non-automated)	\$2.00	each transaction
Safe Deposit Box	Rental Fee	Varies	by size
	Safe Deposit Box Drilling	\$180.00	per occurrence
	Safe Deposit Box Key Replacement	\$20.00	each

We're here for you.

If you have questions about your Ixonia Bank business account or any other Ixonia Bank product or solution, please visit your nearest branch or contact our **Business Services Team** at bizserviceteam@ixoniabank.com or **262-560-7327, Monday-Friday, 8AM — 5PM.**